

BROGAN BANKSHARES, INC.

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 1202744	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$109	\$90	-17.3%		
Loans	\$82	\$75	-8.6%		
Construction & development	\$15	\$10	-32.8%		
Closed-end 1-4 family residential	\$16	\$14	-11.5%		
Home equity	\$2	\$2	-7.3%		
Credit card	\$0	\$0	-9.5%		
Other consumer	\$1	\$0	-40.3%		
Commercial & Industrial	\$21	\$19	-11.1%		
Commercial real estate	\$26	\$28	9.4%		
Unused commitments	\$17	\$12	-30.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$2	713.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$2	\$0	-100.0%		
Cash & balances due	\$21	\$3	-84.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$99	\$80	-19.0%		
Deposits	\$92	\$74	-19.6%		
Total other borrowings	\$6	\$5	-11.2%		
FHLB advances	\$5	\$5	-0.3%		
Equity					
Equity capital at quarter end	\$10	\$10	0.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.5%	11.0%	--		
Tier 1 risk based capital ratio	11.9%	12.9%	--		
Total risk based capital ratio	13.2%	14.1%	--		
Return on equity ¹	-65.0%	-2.6%	--		
Return on assets ¹	-6.8%	-0.3%	--		
Net interest margin ¹	3.8%	3.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	53.9%	28.8%	--		
Loss provision to net charge-offs (qtr)	143.9%	20.7%	--		
Net charge-offs to average loans and leases ¹	5.0%	2.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	3.6%	0.0%	1.4%	1.6%	--
Closed-end 1-4 family residential	14.9%	14.7%	1.1%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	7.1%	11.3%	--
Other consumer	0.0%	23.1%	6.8%	0.0%	--
Commercial & Industrial	2.8%	11.5%	1.9%	1.6%	--
Commercial real estate	2.5%	5.6%	0.7%	0.1%	--
Total loans	5.0%	7.9%	1.2%	0.7%	--